

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	21.3	15.1	12.9	13.7	11.9	11.8	15.8
Second Quintile	13.3	11.9	10.4	10.8	9.4	10.7	11.4
Third Quintile	8.6	10.0	7.8	9.4	8.6	9.7	9.7
Fourth Quintile		8.5	6.7	8.2	7.5	8.4	8.3
Fifth Quintile		7.0		7.0		7.5	6.9
Total	12.1	11.2	9.5	10.0	9.4	10.1	10.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	18.0	2.8	1.6	2.7	1.4	2.8	4.4
Second Quintile	2.2	1.4	0.9	1.7	1.1	2.0	1.6
Third Quintile	0.3	0.7	0.5	1.0	0.9	1.3	0.9
Fourth Quintile		0.4	0.1	0.6	0.5	0.8	0.6
Fifth Quintile		0.1		0.3		0.5	0.2
Total	2.6	1.5	0.9	1.4	1.1	1.4	1.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	5.1	1.8	2.0	1.9	1.7	1.9	2.6
Second Quintile	0.0	1.0	1.2	1.3	0.9	1.7	1.3
Third Quintile	-0.3	0.6	0.5	0.9	0.7	1.3	0.8
Fourth Quintile		0.4	0.1	0.7	0.4	0.9	0.5
Fifth Quintile		0.1		0.3		0.4	0.0
Total	0.4	0.9	1.0	1.0	1.0	1.2	1.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	574.7	1,415.1	704.5	815.8	582.7	379.3	∞
Second Quintile	142.1	461.3	369.7	324.7	333.0	238.5	365.0
Third Quintile	48.4	248.4	241.0	218.3	164.0	184.7	213.1
Fourth Quintile		86.3	84.7	141.0	126.8	158.2	131.7
Fifth Quintile		48.4		71.8		104.7	59.5
Total	125.9	154.8	201.1	177.7	243.9	179.8	188.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	216.8	401.8	593.4	567.0	637.1	597.2	623.7
Second Quintile	0.0	253.1	416.0	382.7	482.8	469.4	392.6
Third Quintile	0.0	165.1	161.4	302.1	327.9	382.3	262.7
Fourth Quintile		108.1	68.2	186.1	254.6	290.8	140.0
Fifth Quintile		37.0		80.0		173.2	28.2
Total	60.7	194.0	289.2	295.4	415.1	362.8	357.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	27.2	72.7	77.9	78.0	80.6	89.1	83.4
Second Quintile	0.0	55.3	69.5	66.0	72.8	81.0	69.3
Third Quintile	0.0	43.0	49.9	56.9	66.5	72.4	54.9
Fourth Quintile		31.0	20.3	43.3	49.8	59.9	36.7
Fifth Quintile		12.4		18.8		41.0	8.1
Total	17.7	50.1	56.0	54.4	67.9	71.7	67.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	∞	3.5	1.8	3.7	1.7	3.2	10.0
Second Quintile	∞	0.9	0.6	2.2	1.3	2.4	2.2
Third Quintile	26.2	0.0	0.1	1.2	1.0	1.6	1.1
Fourth Quintile		0.0	0.0	0.8	0.5	1.0	0.3
Fifth Quintile		0.0		0.2		0.4	0.0
Total	1.1	1.8	1.0	2.0	1.2	1.7	1.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	19.3	157.8	139.4	157.4	183.1	193.7	179.6
Second Quintile	0.0	72.1	73.1	113.8	132.5	114.6	104.6
Third Quintile	0.0	35.4	26.8	78.1	83.3	65.7	58.3
Fourth Quintile		14.1	11.7	47.0	38.1	52.8	27.5
Fifth Quintile		2.5		19.6		32.6	3.1
Total	10.8	52.7	59.9	80.4	102.4	76.5	80.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

HELOC & Equity Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	∞	85.6	51.4	60.2	40.6	38.7	81.9
Second Quintile	∞	40.1	29.0	39.8	27.7	29.8	42.5
Third Quintile	63.4	29.4	15.6	29.0	20.0	22.0	28.9
Fourth Quintile		17.7	5.4	20.1	12.5	14.1	17.9
Fifth Quintile		3.8		9.2		9.2	6.5
Total	17.8	27.2	20.7	27.2	24.7	21.1	22.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	0.0	14.5	109.8	123.9	104.5	162.3	125.1
Second Quintile	0.0	0.0	14.4	39.0	63.8	65.7	30.5
Third Quintile	0.0	0.0	0.0	7.8	27.2	33.0	2.9
Fourth Quintile		0.0	0.0	0.1	6.2	16.2	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	7.6	33.6	35.7	53.3	44.5	43.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	∞	7.8	23.5	33.6	23.4	30.5	34.3
Second Quintile	∞	0.0	4.8	15.2	13.1	14.6	14.6
Third Quintile	0.0	0.0	0.0	2.5	7.0	8.6	3.3
Fourth Quintile		0.0	0.0	0.0	2.1	5.3	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	3.9	11.6	12.1	12.8	12.3	12.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Loan Modifications / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	0.0	38.0	66.0	73.2	34.8	70.6	75.5
Second Quintile	0.0	15.0	11.0	29.0	24.4	43.6	24.0
Third Quintile	0.0	6.0	2.6	14.9	15.3	22.9	10.7
Fourth Quintile		0.4	0.0	7.8	5.4	8.9	2.3
Fifth Quintile		0.0		1.0		2.9	0.0
Total	0.0	15.5	21.2	28.8	19.4	22.6	22.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	∞	99.7	86.2	85.7	75.8	75.7	96.5
Second Quintile	∞	84.2	54.8	70.1	58.8	63.0	76.2
Third Quintile	39.0	54.9	43.6	54.6	46.8	50.8	56.0
Fourth Quintile		18.9	34.4	37.2	29.1	31.9	36.7
Fifth Quintile		2.0		17.5		15.9	11.3
Total	6.5	45.9	50.0	56.0	47.4	50.2	50.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	∞	98.0	65.6	80.1	70.9	78.8	94.1
Second Quintile	∞	81.1	56.4	60.3	53.2	63.5	71.1
Third Quintile	61.0	45.1	45.2	44.3	41.2	46.7	50.4
Fourth Quintile		15.8	13.8	27.9	24.2	33.0	31.3
Fifth Quintile		0.3		11.9		22.7	8.4
Total	93.5	54.1	50.0	44.0	52.6	49.8	49.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	0.0	66.9	167.2	120.7	146.3	151.3	175.2
Second Quintile	0.0	7.9	42.2	45.9	77.2	96.5	56.9
Third Quintile	0.0	0.0	1.9	18.1	43.2	67.1	11.7
Fourth Quintile		0.0	0.0	1.9	13.3	34.3	0.1
Fifth Quintile		0.0		0.0		2.0	0.0
Total	0.0	22.7	68.9	46.8	89.3	68.0	67.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	0.5	28.1	76.8	206.0	120.4	146.1	164.4
Second Quintile	0.0	0.6	0.4	102.0	56.7	53.8	42.1
Third Quintile	0.0	0.0	0.0	45.8	18.6	13.6	4.9
Fourth Quintile		0.0	0.0	7.9	1.4	8.1	0.0
Fifth Quintile		0.0		0.0		1.2	0.0
Total	0.2	15.7	25.7	74.9	53.4	50.0	53.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	13.6	15.1	13.2	14.9	17.3	14.1	16.7
Second Quintile	1.7	10.1	8.0	10.4	12.0	10.6	10.8
Third Quintile	-11.1	6.9	5.4	6.3	7.3	9.4	7.2
Fourth Quintile		3.0	1.8	4.3	3.5	7.5	4.1
Fifth Quintile		-2.5		1.2		-0.2	-2.8
Total	3.3	6.5	6.6	7.6	10.0	9.2	9.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	1.2	0.7	1.2	1.3	1.7	1.4	1.5
Second Quintile	0.4	0.4	0.5	0.8	1.0	1.1	0.9
Third Quintile	-2.3	0.2	0.1	0.6	0.8	1.0	0.5
Fourth Quintile		-0.1	-0.4	0.3	0.4	0.7	0.2
Fifth Quintile		-0.7		-0.3		0.2	-0.9
Total	0.1	0.2	0.2	0.6	1.1	1.0	1.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Interest Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	4.7	4.1	4.1	4.2	3.6	3.3	4.3
Second Quintile	3.4	3.4	3.3	3.4	3.3	3.0	3.4
Third Quintile	1.3	3.1	2.9	3.1	3.0	2.9	3.1
Fourth Quintile		2.7	2.2	2.9	2.6	2.6	2.8
Fifth Quintile		2.2		2.2		1.9	1.9
Total	3.6	3.1	3.1	3.2	3.1	2.6	2.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	8.9	6.6	11.6	12.8	20.0	15.0	14.5
Second Quintile	3.5	3.8	5.7	8.1	11.7	11.5	8.7
Third Quintile	-12.5	1.9	1.3	6.2	7.8	10.2	5.2
Fourth Quintile		-0.8	-4.1	2.7	4.3	7.0	2.0
Fifth Quintile		-8.8		-3.8		2.3	-8.1
Total	0.9	1.5	2.6	6.5	11.4	10.3	9.6

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** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Cash and Short-Term Investments / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	61.3	40.1	34.4	34.5	37.0	30.0	42.2
Second Quintile	31.7	28.1	26.4	26.8	23.0	23.0	28.7
Third Quintile	23.3	23.0	22.6	21.7	13.9	18.7	23.0
Fourth Quintile		19.3	13.8	17.1	10.8	15.1	17.8
Fifth Quintile		16.1		12.0		9.6	11.8
Total	33.5	27.6	25.1	22.3	20.8	21.1	21.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	10.2	37.8	45.3	44.9	47.2	43.4	46.9
Second Quintile	2.7	27.6	31.6	36.0	36.0	37.8	34.9
Third Quintile	0.8	22.5	26.4	31.3	29.7	34.5	28.0
Fourth Quintile		15.6	14.5	24.4	24.5	30.8	20.3
Fifth Quintile		7.8		15.1		22.4	6.4
Total	5.6	23.5	31.5	32.1	35.4	36.5	35.4

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Loss Reserves / Last 12-Month Net Charge-Offs by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	835.0	698.9	851.4	450.8	317.9	303.6	∞
Second Quintile	162.3	282.3	304.0	279.5	254.5	238.3	283.7
Third Quintile	-618.9	185.5	178.7	210.2	211.7	183.9	203.3
Fourth Quintile		145.5	105.7	148.4	170.2	152.9	152.0
Fifth Quintile		92.1		-1,572.8		129.7	-504.0
Total	266.5	173.5	189.2	212.2	217.4	194.2	200.5

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Net Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	5.9	5.2	5.5	5.7	5.6	4.9	5.9
Second Quintile	3.7	4.3	4.4	5.0	4.5	4.3	4.7
Third Quintile	1.4	3.8	3.8	4.3	4.2	4.1	4.1
Fourth Quintile		3.3	2.4	3.9	3.6	3.8	3.7
Fifth Quintile		2.4		2.9		2.5	2.2
Total	4.3	3.8	4.0	4.5	4.5	3.8	4.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	117.3	102.8	105.3	94.7	82.3	81.9	103.3
Second Quintile	88.3	94.4	87.7	85.2	73.4	74.4	88.6
Third Quintile	48.4	90.3	80.4	78.0	68.8	69.1	80.2
Fourth Quintile		82.0	70.6	74.1	60.9	62.4	73.7
Fifth Quintile		74.9		62.9		47.6	55.7
Total	93.2	90.0	82.8	78.5	69.3	63.3	67.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Borrowings / Total Shares and Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	0.0	0.0	0.0	2.3	2.0	8.7	3.1
Second Quintile	0.0	0.0	0.0	0.0	0.0	0.6	0.0
Third Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fourth Quintile		0.0	0.0	0.0	0.0	0.0	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	0.0	0.5	0.8	1.0	3.5	2.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	18	46	18	21	156
First Quintile	1.3	1.0	1.2	1.5	2.0	1.8	1.8
Second Quintile	0.4	0.5	0.8	1.1	1.4	1.4	1.1
Third Quintile	-1.9	0.3	0.4	0.9	1.0	1.2	0.8
Fourth Quintile		0.1	-0.1	0.6	0.7	1.0	0.4
Fifth Quintile		-0.2		0.2		0.7	-0.4
Total	0.3	0.4	0.6	1.0	1.4	1.4	1.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups